

**EXHIBIT 15**

014-302-161  
NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION  
(A DELAWARE CORPORATION)  
PO BOX 922  
NEW YORK, NY 10159-0922  
1-800-598-2019



June 22, 1999

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MR BARRY J LINTON  
9 NEW MEADOW LN  
TOPSFIELD MA 01983-2000

*Registered Representative*  
PAUL E REDFEARN CLU CHFC  
NYLIFE SECURITIES INC.  
800 SOUTH STREET  
SUITE 600  
WALTHAM, MA 02453  
(781) 647-4100

Insured: Mr Barry J Linton  
Policy: 63 615 359

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Dear Mr Barry J Linton :


Your personal identification number (PIN) is 3252. You can now use this PIN to access policy information and change investment options for your NYLIAC Variable Universal Life policy over the telephone. You can reach our toll-free Interactive Voice Response (IVR) System seven days a week by dialing 1-800-598-2019. The first time you call, we will ask you to select a new confidential PIN of your choice.

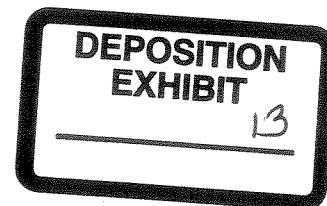
When you call our IVR and type in your PIN on our touch-tone system you will be able to:

- . check the cash value of your policy;
- . transfer funds among the various investment divisions and/or the fixed account; and
- . change the future allocation of premium payments among the investment divisions and/or fixed account.

Our toll-free number is available 24 hours a day, 7 days a week. If you have any questions, please contact your registered representative. If you prefer, you may contact one of our customer service representatives toll-free at 1-800-598-2019.

Sincerely,

  
James R. Mellbye  
Corporate Vice President



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